

FORM B1

United States Bankruptcy Court
Western District of New York

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Grosvenor, Michael R.	Name of Joint Debtor (Spouse) (Last, First, Middle): Grosvenor, Janet C.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): fdb a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 7004	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 0670
Street Address of Debtor (No. & Street, City, State & Zip Code): 951 W. Church St. Elmira, NY 14905	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 951 W. Church St. Elmira, NY 14905
County of Residence or of the Principal Place of Business: Chemung	County of Residence or of the Principal Place of Business: Chemung
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):	Attorney: Mark A. Weiermiller, Ziff, Weiermiller, Hayden & Mustico, LLP 303 William St. Elmira, N.Y. 14901-1338 ph: (607) 733-8866

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- Individual(s) Railroad
 Corporation Stockbroker
 Partnership Commodity Broker
 Other _____ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12

Nature of Debts (Check one box)

- Consumer/Non-Business Business

Chapter 11 Small Business (Check all boxes that apply)

- Debtor is a small business as defined in 11 U.S.C. § 101
 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- Full Filing Fee attached
 Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Michael R. Grosvenor & Janet C. Grosvenor
Location Where Filed: NONE	Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Case Number: Date Filed:	
Name of Debtor: NONE	Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Case Number: Date Filed:	
District:	Relationship:	Judge:
Signature(s) of Debtor(s) (Individual/Joint)		Signatures
<p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<p><u>X</u> /s/ Michael R. Grosvenor</p> <p>Signature of Debtor</p> <p><u>X</u> /s/ Janet C. Grosvenor</p> <p>Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>April 7, 2004</p> <p>Date</p>		
<p>Signature of Attorney</p> <p><u>X</u> /s/ Mark A. Weiermiller</p> <p>Signature of Attorney for Debtor(s)</p> <p>MARK A. WEIERMILLER</p> <p>Printed Name of Attorney for Debtor(s)</p> <p><u>Ziff, Weiermiller, Hayden & Mustico, LLP</u></p> <p>Firm Name</p> <p><u>303 William St.</u></p> <p>Address</p> <p><u>Elmira, N.Y. 14901-1338</u></p> <p><u>(607) 733-8866</u></p> <p>Telephone Number</p> <p>April 7, 2004</p> <p>Date</p>		
<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X</u></p> <p>Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		
<p>Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p>Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u>X</u> /s/ Mark A. Weiermiller</p> <p>Signature of Attorney for Debtor(s)</p> <p>April 7, 2004</p> <p>Date</p>		
<p>Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p> <p>Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><u>X</u></p> <p>Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>		

United States Bankruptcy Court

Western District of New York

Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports,
Inc., dba Pal's Sports Center of Sayre& Janet C. Grosvenor

In re

Debtor

Case No.

(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 88,500.00		
B - Personal Property	YES	5	\$ 34,399.67		
C - Property Claimed As Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 216,709.59	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 28,993.43	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 108,824.05	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	3			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,741.50
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,248.00
Total Number of Sheets in ALL Schedules ►		27			
			Total Assets ►	122,899.67	
			Total Liabilities ►	354,527.07	

In re Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre& Janet C. Grosvenor

In re _____ Sports Center of Sayre & Janet C. Grosvenor

Case No. _____

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account Elmira Savings Bank Elmira, NY	J	50.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Household furnishings 951 W. Church St. Elmira, NY	J	3,000.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Computer and printer 951 W. Church St. Elmira, NY	J	200.00
		Misc. glassware and china 951 W. Church St. Elmira, NY	J	200.00

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books and pictures 951 W. Church St. Elmira, NY	J	100.00
6. Wearing apparel.		Wearing apparel 951 W. Church St. Elmira, NY	J	600.00
7. Furs and jewelry.		Misc. costume jewelry 951 W. Church St. Elmira, NY	W	250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA American Skandia	H	20,546.90
		IRA American Skandia	H	4,782.74
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock-Northern Valley Sport's Inc.	H	0.00

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.		Returned insurance premiums (Northern Valley Sports, Inc.) Gannon Assoc./GPU Services, Inc.	H	830.03
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Mazda pickup (body damage) 951 W. Church St. Elmira, NY (74,000 miles)	H	250.00

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		1998 Dodge Caravan 951 W. Church St. Elmira, NY (91,000 miles-needs \$2260.00 (est.) of repairs for body damage and mechanical problems)	H	3,140.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.		Cats (2) 951 W. Church St. Elmira, NY	J	30.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.		Misc. tools/equipment 951 W. Church St. Elmira, NY	J	400.00

0 continuation sheets attached

Total ► \$ 34,399.67

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

- 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Household furnishings	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	1,500.00 1,500.00	3,000.00
Wearing apparel	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	300.00 300.00	600.00
IRA	(Husb)NY Debt & Cred Law § 282(iii)(2)(e)	20,546.90	20,546.90
Books and pictures	(Husb)NY Civ Prac Law & Rules § 5205(a)(2) (Wife)NY Civ Prac Law & Rules § 5205(a)(2)	50.00 50.00	100.00
Cash	(Husb)NY Debt & Cred Law § 283 (Wife)NY Debt & Cred Law § 283	10.00 10.00	20.00
Checking account	(Husb)NY Debt & Cred Law § 283 (Wife)NY Debt & Cred Law § 283	25.00 25.00	50.00
Misc. glassware and china	(Husb)NY Civ Prac Law & Rules § 5205(a)(5) (Wife)NY Civ Prac Law & Rules § 5205(a)(5)	100.00 100.00	200.00
IRA	(Husb)NY Debt & Cred Law § 282(iii)(2)(e)	4,782.74	4,782.74
Cats (2)	(Husb)NY Civ Prac Law & Rules § 5205(a)(4) (Wife)NY Civ Prac Law & Rules § 5205(a)(4)	15.00 15.00	30.00

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Page)**

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1998 Dodge Caravan	(Husb)NY Debt & Cred Law § 282(iii)(1)	2,400.00	3,140.00

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
Elmira Savings & Loan, FA 300 W. Water St. Elmira, NY 14901		J	Incurred: 8/12/94 Lien: First Mortgage Security: 951 W. Church St., Elmira, NY				58,709.59	0.00
			VALUE \$ 81,000.00					
ACCOUNT NO.								
M&T Bank P.O. Box 767 Buffalo, NY 14240	X	J	Incurred: 1/21/00 Lien: Second Mortgage Security: 951 W. Church St., Elmira, NY				158,000.00	135,709.59 This amount based upon existence of Superior Liens
			VALUE \$ 81,000.00					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

0 continuation sheets attached

Subtotal ➤ \$ 216,709.59
(Total of this page)

Total ➤ \$ 216,709.59

(Use only on last page)
Report total also on Summary of Schedules)

Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre & Janet C. Grosvenor
In re _____, Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Michael R. Grosvenor, dba a principal and officer of Northern Valley Sports, Inc., dba Pal's
Sports Center of Sayre& Janet C. Grosvenor

In re _____, Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								
City of Houston 1400 Lubbock Houston, TX 77002	H		Incurred: 2003 Consideration: traffic fines				520.00	520.00
ACCOUNT NO.								
PA Dept. of Revenue Dept. 280905 Harrisburg, PA 17128-0905	H		Incurred: 1999-2002 Consideration: sales tax				28,473.43	28,743.43
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤	\$ 28,993.43
(Total of this page)	
Total ➤	\$ 28,993.43
(Use only on last page of the completed Schedule E.)	

(Report total also on Summary of Schedules)

Form B6F (12/04) Michael R. Grosvenor, fdba a principal and officer of
Northern Valley Sports, Inc., dba Pal's Sports Center of
Sayre& Janet C. Grosvenor

In re _____, Debtor

Case No. _____ (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Airgas East P.O. Box 1647 Salem, NH 03079	X	H	Incurred: 2003 Consideration: CO2				193.64
ACCOUNT NO. Arnot Ogden Medical Center 600 Roe Ave. Elmira, NY 14905-1676		J	Incurred: 2002 Consideration: Medical Services				1,416.85
ACCOUNT NO. AT&T P.O. Box 8212 Aurora, IL 60572	X	H	Incurred: 2003 Consideration: phone service				139.83
ACCOUNT NO. 8755 Bank One P.O. Box 15153 Wilmington, DE 19886-5153		J	Incurred: 2000-2003 Consideration: Credit card debt				8,005.16
9 continuation sheets attached				Subtotal ► (Total of this page)		\$ 9,755.48	
				Total ► (Use only on last page)		\$	

(Report total also on Summary of Schedules)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7927			Incurred: 2002 Consideration: Credit card debt				
Bank One P.O. Box 15153 Wilmington, DE 19886-5153	W						17.39
ACCOUNT NO.			Incurred: 2003 Consideration: attys-Dunn & Dunn				
Brann, Williams, et.al. P.O. Box 277 Troy, PA 16947-0277	J						Notice Only
ACCOUNT NO.			Incurred: 2002 Consideration: wrestling gear				
Brute Group 2130 Spring St. West Lawn, PA 19609	X H						32.57
ACCOUNT NO. 8066			Incurred: 2000-2002 Consideration: Credit card debt				
Chase P.O. Box 15583 Wilmington, DE 19886-1194	H						9,727.65
ACCOUNT NO.			Incurred: 2003 Consideration: Medical Services				
Clinical Social Work 963 Walnut St. Elmira, NY 14901	J						280.00

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ► (Total of this page)	\$ 10,057.61
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
					DISPUTED	
ACCOUNT NO.						
CPAWC P.O. Box 282 Struthers, OH 44471	X	H	Incurred: 2002 Consideration: water bill			44.05
ACCOUNT NO. 5323						
Credit First NA P.O. Box 81344 Cleveland, OH 44188-0344		H	Incurred: 2000-2002 Consideration: Credit card debt			936.43
ACCOUNT NO. 6074						
Discover Card P.O. Box 15251 Wilmington, DE 19886		H	Incurred: 2000-2002 Consideration: Credit card debt			2,135.79
ACCOUNT NO.						
Discover Card P.O. Box 15251 Wilmington, DE 19886		W	Consideration: Credit card debt			10,826.60
ACCOUNT NO.						
Dish Network Dept. 0063 Palatine, IL 60055-0063		H	Incurred: 2002 Consideration: satellite service			95.96

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 14,038.83
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
 Debtor

Case No. _____
 (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
Dunn & Dunn 317 Main St. Towanda, PA 18848	X	J	Incurred: 7/1/98 Consideration: lease				Notice Only
ACCOUNT NO.							
EFS National Bank 2525 Horizon Lake Memphis, THEN 38133	X	H	Incurred: 2002 Consideration: credit card machine				Notice Only
ACCOUNT NO.							
Elmira Savings Bank FSB 333 E. Water St. Elmira, NY 14901		J	Incurred: 2003 Consideration: overdraft LOC				900.00
ACCOUNT NO.							
Henry C. Dunn 317 Main St. Towanda, PA 18848		H	Incurred: 7/1/98 Consideration: lease				Notice Only
ACCOUNT NO.							
Henry E. Dunn, II 317 Main St. Towanda, PA 18848		H	Incurred: 7/1/98 Consideration: lease				Notice Only

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors
 Creditors Holding Unsecured Nonpriority Claims

Subtotal ► (Total of this page)	\$ 900.00
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
 Debtor

Case No. _____
 (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
					DISPUTED	
ACCOUNT NO.			Incurred: 2003 Consideration: Medical Services			
Internal Medicine Assoc. 200 Madison Ave., 3rd Fl. Elmira, NY 14901	H					10.00
ACCOUNT NO.			Incurred: 4/02 Consideration: Medical Services			
Ivy Ob & Gyn Assoc. PC 600 Ivy St. Elmira, NY 14905	W					207.00
ACCOUNT NO.			Incurred: 2002 Consideration: P & L Sports			
JWA, Inc. P.O. Box 1359 Collierville, TN 38027	X H					Notice Only
ACCOUNT NO.			Incurred: 2002 Consideration: Credit card debt			
Lease Finance Group P.O. Box 4263 Chicago, IL 60693	H					Notice Only
ACCOUNT NO.			Incurred: 2003-2004 Consideration: phone service			
MCI P.O. Box 52252 Phoenix, AZ 85072	W					260.90

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors
 Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 477.90
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
 Debtor

Case No. _____
 (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
					DISPUTED	
ACCOUNT NO.						
McNamara's Office Supply 379 Broad St. Waverly, N.Y. 14892	X	H	Incurred: 2002 Consideration: office supplies			125.54
ACCOUNT NO.						
New Balance P.O. Box 31978 Hartford, CT 06150	X	H	Incurred: 2003 Consideration: athletic footwear			924.56
ACCOUNT NO.						
Nike USA, Inc. 7932 Collection Center Dr. Chicago, IL 60693	X	H	Incurred: 1998-2001 Consideration: personal guaranty			60,242.40
ACCOUNT NO.						
NYSEG P.O. Box 5240 Binghamton, NY 13902-5240		H	Incurred: 2003 Consideration: utility service			763.99
ACCOUNT NO.						
P & L Sports, LLC P.O. Box 255 Memphis, THEN 38101	X	H	Incurred: 1999 Consideration: equipment			Notice Only

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors
 Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$	62,056.49
(Total of this page)		
Total ►		\$
(Use only on last page of the completed Schedule F.)		

(Report total also on Summary of Schedules)

In re _____,
 Debtor

Case No. _____
 (If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
					DISPUTED	
ACCOUNT NO.						
Pal's Sports Center 142 W. Water St. Elmira, N.Y. 14901	X	H	Incurred: 2002 Consideration: athletic equip./clothing			Notice Only
ACCOUNT NO.						
Penelec P.O. Box 3687 Akron, OH 44309	X	H	Incurred: 2002-2003 Consideration: utility bill			131.10
ACCOUNT NO.						
Prometheus Labs P.O. Box 7738 San Francisco, CA 94120		H	Incurred: 1/02 Consideration: Medical Services			270.00
ACCOUNT NO.						
Rainbow Lettering 160 E. 14th St. Elmira Heights, N.Y. 14903	X	H	Incurred: 12/02-4/03 Consideration: screen printing			669.25
ACCOUNT NO.						
Robert P. Rothman PC 120 E. Washington St. Syracuse, NY 13202-4093		W	Incurred: 2002 Consideration: attys-Arnot Ogden			Notice Only

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors
 Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 1,070.35
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED		
ACCOUNT NO.			Incurred: 2002 Consideration: Medical Services			
S.T.H.C.C. 225 W. Water St. Elmira, NY 14902	J					1,436.54
ACCOUNT NO.			Incurred: 2000-2002 Consideration: athletic footwear			
Saucony P.O. Box 6046 Peabody, MA 01961	X H					Notice Only
ACCOUNT NO. 9609			Incurred: 2002 Consideration: Credit card debt			
Sears Card P.O. Box 182149 Columbus, OH 43218-2149	W					750.55
ACCOUNT NO.			Incurred: 2001-2002 Consideration: footwear			
Skechers USA, Inc. 228 Manhattan Beach Blvd. Manhattan Beach, CA 90266	X H					2,181.32
ACCOUNT NO.			Incurred: 1/3/04 Consideration: Medical Services			
St. Joseph's Hospital 555 E. Market St. Elmira, NY 14901	J					66.00

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 4,434.41
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO.						
The Evening Times 201 N. Lehigh Ave. Sayre, PA 18840	X	H	Incurred: 2002-2003 Consideration: advertising			2,650.24
ACCOUNT NO.						
TYR Sport, Inc. 15391 Springdale Huntington Beach, CA 92649	X	H	Incurred: 1999 Consideration: swimwear			Notice Only
ACCOUNT NO.						
Valley Energy 523 S. Keystone Ave. Sayre, PA 18840	X	H	Incurred: 2002 Consideration: utility servcie			130.33
ACCOUNT NO.						
Verizon Directories Corp. P.O. Box 619480 D/FW Airport, TX 75261	X	H	Incurred: 2003 Consideration: advertising			51.00
ACCOUNT NO.						
Verizon North P.O. Box 920041 Dallas, TX 75392	X	H	Incurred: 2003 Consideration: phone service			521.91

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 3,353.48
(Total of this page)	
Total ►	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
				DISPUTED	
ACCOUNT NO. 030713068 Verizon Wireless P.O. Box 489 Newark, NJ 07101	H	Incurred: 2002-2003 Consideration: phone charges			250.00
ACCOUNT NO. WATS Broadcasting 204 Desmond St. Sayre, PA 18840	X H	Incurred: 8/21/03 Consideration: radio advertising (judgment-Bradford County, PA)			2,429.50
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	\$ 2,679.50
Total Completed Schedule F.)	\$ 108,824.05

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Northern Valley Sports, Inc. 951 W. Church St. Elmira, NY 14905	Dunn & Dunn 317 Main St. Towanda, PA 18848
Northern Valley Sports, Inc. 951 W. Church St. Elmira, NY 14905	Nike USA, Inc. 7932 Collection Center Dr. Chicago, IL 60693
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	New Balance P.O. Box 31978 Hartford, CT 06150
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Saucony P.O. Box 6046 Peabody, MA 01961
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	P & L Sports, LLC P.O. Box 255 Memphis, THEN 38101
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	TYR Sport, Inc. 15391 Springdale Huntington Beach, CA 92649
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Verizon North P.O. Box 920041 Dallas, TX 75392
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	AT&T P.O. Box 8212 Aurora, IL 60572
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Airgas East P.O. Box 1647 Salem, NH 03079

SCHEDULE H - CODEBTORS (Continuation Page)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Brute Group 2130 Spring St. West Lawn, PA 19609
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	JWA, Inc. P.O. Box 1359 Collierville, TN 38027
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	CPAWC P.O. Box 282 Struthers, OH 44471
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	EFS National Bank 2525 Horizon Lake Memphis, THEN 38133
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	The Evening Times 201 N. Lehigh Ave. Sayre, PA 18840
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	McNamara's Office Supply 379 Broad St. Waverly, N.Y. 14892
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Pal's Sports Center 142 W. Water St. Elmira, N.Y. 14901
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Penelec P.O. Box 3687 Akron, OH 44309
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Rainbow Lettering 160 E. 14th St. Elmira Heights, N.Y. 14903
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Skechers USA, Inc. 228 Manhattan Beach Blvd. Manhattan Beach, CA 90266
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Valley Energy 523 S. Keystone Ave. Sayre, PA 18840

SCHEDULE H - CODEBTORS (Continuation Page)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	Verizon Directories Corp. P.O. Box 619480 D/FW Airport, TX 75261
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	WATS Broadcasting 204 Desmond St. Sayre, PA 18840
Northern Valley Sports, Inc. 951 W. Church St. Elmira, N.Y. 14905	M&T Bank P.O. Box 767 Buffalo, NY 14240

Michael R. Grosvenor, dba a principal and officer of Northern Valley Sports, Inc., dba Pal's
Sports Center of Sayre& Janet C. Grosvenor

In re _____, Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP daughter daughter daughter	AGE 9 6 1
Employment: Occupation	DEBTOR unemployed	SPOUSE homemaker
Name of Employer		
How long employed		
Address of Employer		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and social security \$ _____.00 \$ _____.00
- b. Insurance \$ _____.00 \$ _____.00
- c. Union Dues \$ _____.00 \$ _____.00
- d. Other (Specify): _____ \$ _____.00 \$ _____.00

SUBTOTAL OF PAYROLL DEDUCTIONS**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify) _____ \$ _____.00 \$ _____.00

Pension or retirement income

Other monthly income

(Specify) (D)unemployment \$ _____.00 \$ _____.00

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 1,741.50

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor Janet Grosvenor has accepted employment with the City of Elmira and will begin working on 4/13/04 at an annual salary of \$25,000.00. Debtors will be separating and have separate monthly household living expenses.
Case 2-04-21418-JCN, Doc 1, Filed 04/07/04, Entered 04/07/04 11:17:03,
Description: Main Document , Page 28 of 41

In re Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre& Janet C. Grosvenor,
DebtorCase No. _____
(If known) _____**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>720.00</u>
Are real estate taxes included?	Yes <u>✓</u> No _____
Is property insurance included?	Yes <u>✓</u> No _____
Utilities Electricity and heating fuel	\$ <u>280.00</u>
Water and sewer	\$ <u>30.00</u>
Telephone	\$ <u>50.00</u>
Other <u>cable</u>	\$ <u>42.00</u>
Home maintenance (Repairs and upkeep)	\$ <u>30.00</u>
Food	\$ <u>450.00</u>
Clothing	\$ <u>50.00</u>
Laundry and dry cleaning	\$ <u>60.00</u>
Medical and dental expenses	\$ <u>50.00</u>
Transportation (not including car payments)	\$ <u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
Charitable contributions	\$ <u>20.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>0.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>86.00</u>
Other _____	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <u>0.00</u>
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>0.00</u>
Other _____	\$ <u>0.00</u>
Other _____	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>pet expenses</u>	\$ <u>30.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>2,248.00</u>

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | |
|---|----------------|
| A. Total projected monthly income | \$ <u>N.A.</u> |
| B. Total projected monthly expenses | \$ <u>N.A.</u> |
| C. Excess income (A minus B) | \$ <u>N.A.</u> |
| D. Total amount to be paid into plan each | <u>N.A.</u> |
| | (interval) |

In re Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre& Janet C. Grosvenor,
Debtor

Case No. _____
(If known) _____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
sheets and that they are true and correct to the best of my knowledge, information and belief.

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(Total shown on summary page plus 1)

Date April 7, 2004

Signature /s/ Michael R. Grosvenor
Debtor

Date April 7, 2004

Signature /s/ Janet C. Grosvenor
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF NEW YORK

Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre& Janet C.

In Re _____ Case No. _____
(Name) (if known)
Grosvenor Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE (if more than one)
2004(H)	-0-	n/a
2003(H)	66,622	Stork H & E Turbo Blading Inc.
2002(H)	51,831	Stork H & E Turbo Blading Inc./Northern Valley Sports, Inc.

AMOUNT	SOURCE (if more than one)
2004(W) -0-	n/a
2003(W) -0-	n/a
2002(W) 6405	Arnot Ogden Medical Center

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2003(H) 1200	unemployment
(H)	

3. Payments to Creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Elmira Savings & Loan, FA 300 W. Water St. Elmira, NY 14901	2/04	720.00	58,709.59

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachmentsNone

- a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Henry C. Dunn and Henry E. Dunn, II, dba Dunn and Dunn v. Northern Valley Sports, Inc., Pals Sports Center of Sayre, Michael Grosvenor and Janet Grosvenor, Case No. 03V000195	lease	Bradford, PA Court of Common Pleas	judgment-6/10/03-\$18,673.79

None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returnsNone

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and ReceivershipsNone

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Mark A. Weiermiller Ziff, Weiermiller, Hayden & Mustico, LLP 303 William St. Elmira, NY 14901	4/16/03	1150.00-incl. 200.00 filing fee

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Teresa M. Grosvenor 951 W. Church St. Elmira, NY	Custodial acct.-\$460.04	Lord Abbett Funds P.O. Box 219336 Kansas City, MO
Mary C. Grosvenor 951 W. Church St. Elmira, NY	Custodial acct.-\$460.04	Lord Abbett Funds P.O. Box 219336 Kansas City, MO 64121

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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Northern Valleys
Sports, Inc., dba
Pal's Sports Center

418 N. Elmira St.
Sayre, PA 18840

sporting goods sales 3/98-4/03

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 7, 2004	Signature of Debtor	/s/ Michael R. Grosvenor MICHAEL R. GROSVENOR
Date	April 7, 2004	Signature of Joint Debtor	/s/ Janet C. Grosvenor JANET C. GROSVENOR

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
11 U.S.C. § 110; 18 U.S.C. §156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re _____,
Michael R. Grosvenor, fdba a principal and officer of Northern
Valley Sports, Inc., dba Pal's Sports Center of Sayre& Janet C.
Grosvenor
Debtor

Case No. _____
Chapter _____ Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. We have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. We intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's name
NONE	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Property will be retained, original debt will be kept current
House and lot	Elmira Savings & Loan				✓

Date: April 7, 2004

/s/ Michael R. Grosvenor

Signature of Debtor

MICHAEL R. GROSVENOR

Date: April 7, 2004

/s/ Janet C. Grosvenor

Signature of Joint Debtor JANET C. GROSVENOR

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

April 7, 2004	/s/ Michael R. Grosvenor	/s/ Janet C. Grosvenor
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Date

Signature of Debtors

Case Number

Case 2-04-21418-JCN Doc 1, Filed 04/07/04, Entered 04/07/04 11:17:03,
WHITE-DEBTOR COPY **PINK-COURT COPY**
Description: Main Document , Page 40 of 41

United States Bankruptcy Court

Western District of New York

In re Michael R. Grosvenor, fdba a principal and officer of Northern Valley Sports, Inc., dba Pal's Sports Center of Sayre& Janet C. Grosvenor

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow s:

For legal services, I have agreed to accept \$ 950.00

Prior to the filing of this statement I have received \$ 950.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
adversary proceedings and contested matters

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

April 7, 2004

Date

/s/ Mark A. Weiermiller

Signature of Attorney

Ziff, Weiermiller, Hayden & Mustico, LLP

Name of law firm